Default Prevention Activities at PSU

Elizabeth Rushen Loan Coordinator

PSU Admissions Policies

- Goal is to admit students who show high potential to succeed.
 Success is measured by...Grade Point Average (GPA)
- Monitor Changes in Academic Standing Status.
- First term: GPA below 2.0, student is placed on *academic* warning. Will be tracked into the next term.
- Second term: if student is not back to a 2.20 cumulative GPA or a term GPA of 2.25, then they are placed on *probation*.
- Third term: if student still has not met the minimum cumulative or term GPA requirements, then they are dismissed.
- Regaining entry to PSU after dismissal could require attending another school and transferring in credits that increase GPA, or by signing up for mandatory academic counseling through the Academic Support Center.

Academic Advising

- New Student Orientation both Freshmen and Transfer students must do advising and scheduling during orientation.
- Students who have declared majors meet with designated faculty advisors in their degree programs.
- Students who have not declared a major meet with an advisor in the IASC (Information and Academic Support Center).
- Monitoring student Registration
- -Undergraduates commonly take 12-18 credits/term.
 Registration for 22-25 credits must be approved by academic program advisor. For 26 + credits, students petition Academic Requirements.
- -Graduates commonly take 9-16 credits. Registration for 17-19 credits requires approval of the department head. Taking 20+ credits needs the approval of the Chairperson of Department Graduate Committee AND the Dean of Graduate Students.

SAP

- PSU tracks both cumulative and aid year status.
 Students must maintain a 67% completion rate of hours attempted since admission into their degree program AND a 67% completion of minimum hours needed for aid released on a year to year basis.
- Withhold funding from students who drop below 67% completion. Offer them chance to appeal. Forces student to identify weak areas, assess current needs, implement solutions to move forward with educational goals. Requires meeting with an academic advisor to assess plans.
- Ask student to attend without financial aid and complete 67% of courses they attempt. Courses may be taken at PSU or transferred in from another school
- 270 credit hour limitation (150% of courses needed for degree) students exceeding 270 credits must petition. If approved, University may limit the number of terms of aid. Requires advisor/student plan for graduation.

Loan Administration

- Rights & Responsibilities information is sent to students along with their loan promissory notes. It is also posted on PSU's financial aid web site.
- Also on our web site are links to the Direct Loan Servicer
 & to on-line exit interviews.
- PSU does a mailing at the end of each term to those student who were not enrolled at least ½ time, not enrolled at all, or who have graduated, asking them to do an on-line exit interview.
- Our office forwards all external FFELP exit materials to students who may have borrowed from private lending institutions before PSU joined the Direct Loan Program.
- Promote student use of NSLDS site to encourage awareness of their loan balance and potential repayment amounts.

Other University Initiatives

- Help students find gainful employment!
- *New* Career Center Job Placement Software:
 CareerConnect –Students upload PSU transcripts,
 resumes, and other documents for employers to review.
 Students can communicate with potential employers
 through database, including scheduling appointments.
- Internship resource
- Career Fairs
- eRecruiting Networks
- Community Service Work-Study
- Business Sites
- Faculty and Career Center Partnerships
- PSU is in an urban setting and has developed internship, service learning, and community partnerships that are not found in all school settings. Working closely with the business community can lead to permanent employment for our students.